

Coins

Low value for a 10-cent oddity

By Roger Boye

MORE QUESTIONS from Tribune readers are answered in this week's column.

Q—Several years ago, my grandfather received a freak 1965 dime that has a small copper streak passing through Roosevelt's head. We've been keeping the coin under lock and key, thinking it is quite valuable. What can you tell us about it?—R.S., Chicago.

A—You've described a coin oddity known to collectors since the government began minting clad coins in 1965. On occasion, the metal on the two outer layers of clad coins exhibits gaps, allowing the pure copper core to show through. The gaps are the result of sloppy work at the United States Mint.

Alan Herbert, a hobby expert, says your dime is worth about \$5 to collectors. The price may seem low for an unusual piece, but relatively few people collect coin errors, so the demand is low, too.

Q—I have 294 \$1 silver certificates, series 1928-A, all uncirculated and in the original bank wrappers. Do you think they are worth more than \$1 each?—L.K., Bettendorf, Ia.

A—You have hit the numismatic jackpot. Dealers sell uncirculated specimens of the series 1928-A \$1 silver certificates for about \$10 each. The original bank wrappers might add slightly to the overall value of your currency hoard.

Q—I know that half-dollars made before 1965 contain silver and, therefore, are rather valuable today.

But my neighbor says the government also put silver into halves made since 1965. Should I save them, too?—D.A., Berwyn

Half-dollars minted from 1965 to 1970 contain 40 per cent silver (down from the 90 per cent silver content used prior to 1965) and are worth at least \$1 each today because of the rising price of silver bullion. Those produced for circulation since 1971 have no silver.

Q—I found some Lincoln cents with mint marks looking more like blobs. Are my coins unusual?—P.S., Northbrook

A—The so-called "filled mint marks" are a common minting mistake, especially among Lincoln cents made since 1959. The error is caused at the United States Mint when metal filings or other foreign matter cover a portion of the die, a metal object used to make coins.

Your cents have little collector value.

Q—Over the years I saved from circulation nearly 20 \$1 bills, series 1969-A, signed by David M. Kennedy, secretary of the Treasury. I was told these bills would be valuable in the future because of the Kennedy family name. Am I saving them needlessly?—R.Y., Skokie

A—Yes, you are; circulated specimens are common. David M. Kennedy, who is not part of the Kennedy family of Hyannis Port, Mass., was Treasury secretary from 1969 to 1971. Millions of \$1 bills were made with his signature.